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(54) **Apparatus and method for accessing secured data stored in a portable data carrier**

(57) A portable data carrier includes a secure processing element and a co-located directory. A memory element is substantially separated by the secure processing element and disposed within the portable data carrier. A secure processor command stemming

from an operator input is then used to access a portion of the directory that includes an address key. The address key is then used to de-scramble an address in the memory element, which address location includes a representation of the data record.

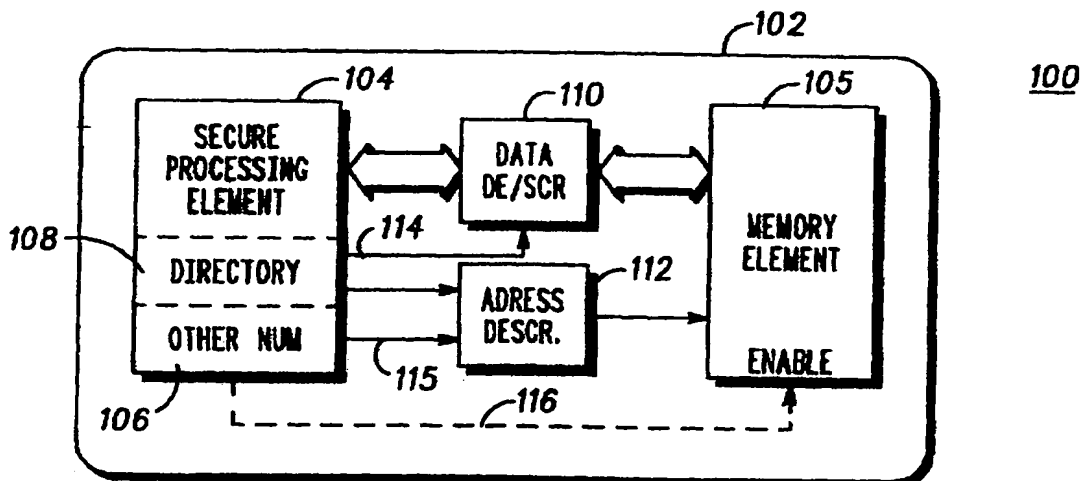


FIG. 1



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EUROPEAN SEARCH REPORT

Application Number
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| Place of search MUNICH | | Date of completion of the search 1 March 2002 | Examiner Hanon, D |
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